

CHEEKTOWAGA COMMUNITY FEDERAL CREDIT UNION

NEW AUTO LOAN!! RATES
AS LOW AS **1.95%** APR*
SPECIAL RATE EFFECTIVE
01/01/2021 – 03/31/2021
*Based on credit worthiness



USED VEHICLE LOANS
RATES AS LOW AS **2.25%** APR*
SPECIAL RATE EFFECTIVE
01/01/2021-03/31/2021

*Based on credit worthiness

January-March 2021

CURRENT HOURS

Mon., Tues- 10:00 am- 4:00 pm
Wednesday- 10:00 am - 4:00 pm
Thursday- 10:00 am- 4:00 pm
Friday- 10:00am – 4:00 pm

CLOSED/ LIMITED DATES

January 18,2021 – Martin Luther King Day – Closed
February 15, 2021 – President’s Day – Closed



HOLIDAY SPENDING GOT YOU IN A PINCH?
APPLY FOR A PERSONAL LOAN UP TO \$25,000 FOR
72 MONTHS AT **5.00%** APR*.
SPECIAL RATE EFFECTIVE 01/01/2021 - 03/31/2021
*Based on credit worthiness

NEED A LOAN IN A HURRY?

**APPLY ONLINE AT
CHEEKTOWAGACOMMUNITYFCU.COM
USING OUR NEW LOAN APPLICATION**

APPROVED



The ability for members to get involved in the management and operation of their credit union is a key difference that sets our credit union apart from other financial institutions. If you are interested in serving on any of these committees or just helping out your credit union in any way please let us know.



**SIMPLE &
EASIER WITH
CHEEKTOWAGA
MOBILE APP.**

Home Banking and Website



- Access Your Account 24/7
- Transfer Between Your Accounts
- Pay Loans

Office Staff

Manager

Cheryl Kuczynski

cherylk@cheektowagacommunityfcu.com

Assistant Manager

Teresa Schumacher

teresas@cheektowagacommunityfcu.com

Member Service Representative

Pamela Jennal

Lending

lending@cheektowagacommunityfcu.com

Loan Officer

Marsha Strawder

General Inquires

info@cheektowagacommunityfcu.com

Board of Directors

Ron LaVere-President

Bob Flynn- Vice
Chairman

Cheryl Kuczynski
-Treasurer

Gretchen Sukdolak-
Secretary

Doug Schlotterbeck-
Director

**NEW Recreational
Loans as low as
3.75%***



DORMANT ACCOUNT

Don't forget to show some activity in your account at least every 12 months or you will be subjected to a \$10.00 monthly dormancy fee.

If no activity occurs for 3 years, the funds on deposit will be surrendered to the NYS office of Unclaimed Funds as required by law.

Dividend Rates

Regular Shares

0.05% APY

Club

0.05%

Term Share (CD's)

	<u>APR</u>	<u>APY</u>
6 Month	.20%	.20%
12 Month	.25%	.25%
18 Month	.30%	.30%
24 Month	.35%	.35%
36 Month	.40%	.40%
48 Month	.45%	.45%

Money Market

Gold.....20% APR

Platinum.....30% APR

As of 12/31/20

*Rates may change without notice

OFFICE INFORMATION

3234 Union Road

Cheektowaga, NY 14227

Phone: 716-684-1741

Fax: 716-601-7547

***APR= ANNUAL PERCENTAGE RATE * BASED ON CREDIT WORTHINESS**

Note: Existing loans with CHEEKTOWAGA COMMUNITY FCU are not eligible for refinancing.